

## Message

**From:** Rodney Sunada-Wong [rodney.sunada-wong@celsius.network]  
**on behalf of** Rodney Sunada-Wong <rodney.sunada-wong@celsius.network> [rodney.sunada-wong@celsius.network]  
**Sent:** 9/25/2021 2:44:23 PM  
**To:** Roni Pavon [roni@celsius.network]; Scott Taylor [scott.taylor@celsius.network]  
**CC:** Isabel Colorado [isabel.colorado@celsius.network]  
**Subject:** Re: Please remove from AMA recording sept 24

Hi Scott. Thanks for asking. I'm not sure what % we're allowed to say.

I'm adding Roni for his thoughts.

On Sat, Sep 25, 2021 at 9:50 AM Scott Taylor <scott.taylor@celsius.network> wrote:  
 Hello Rodney,

**Redacted**

Can I

say we give more than half back to the community? Or would "most of what we earn back" be more appropriate? I am trying to get clarification so I can relay that information properly going forward. Thank you in advance for your help.

Scott Taylor

On Fri, Sep 24, 2021 at 5:54 PM Rodney Sunada-Wong <rodney.sunada-wong@celsius.network> wrote:  
 Hi Tom

Could you address the following things?

1) "Safest Loan you can take"

Unknown Speaker 37:28

Like other services that one one other end up with your coins, right, if you don't believe me, go on Twitter and check out some of the other people's complaining and screaming and saying things about other lenders. You don't want to do that right so if you're taking the 25% LTV, it has to really, because it goes down by 60% to be at that 65% level, right, so, so it has not gone down 60% **For the last several years so it's definitely the safest loan, you can take.** And again, even if it does that, let's say that whenever something really bad happened. And it goes down even more than 60% It's not like automatically the coins are taken away from you, you get a notice. You can talk to us, and you need a little bit more time. We'll give you some more time, we just want to see that you're initiating a transaction so if you're preparing a wire transfer or you're doing a transfer of coins. As long as we can see that, we'll give you the time to take care of it. Again, we don't. We want you as a customer for life so for us to liquidate you we know we're going to piss you off.

2) "Interest"

Unknown Speaker 49:07

...you to financial freedom right and if you don't start it. You know, every, every journey starts with the first step right, you got to take that first step below it, the minimum Ticket Law and you'll see right pay off the balance. Just that **interest payment** right you'll be, you'll feel much better about yourself, and you'll be like wow, this really works, you know, and so on so you don't have an account open account I guarantee you it just helped a **Mashinsky Monday interest payment**, you're gonna feel much better about yourself but your life and everything else, right.



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take alone, you'll see right pay off the balance. Get that interest payment right you'll be you feel much better about yourself and you'll be like wow. This really works you know and so on. So if you don't have an account open account, I guarantee you get yourself that machine scheme Monday interest payment. You're gonna feel much better about yourself about your life and everything else right all right next question. There's a comment here I just I wasn't able to click it. That Amy said she took out two loans and they were each

### 3) "wallets"

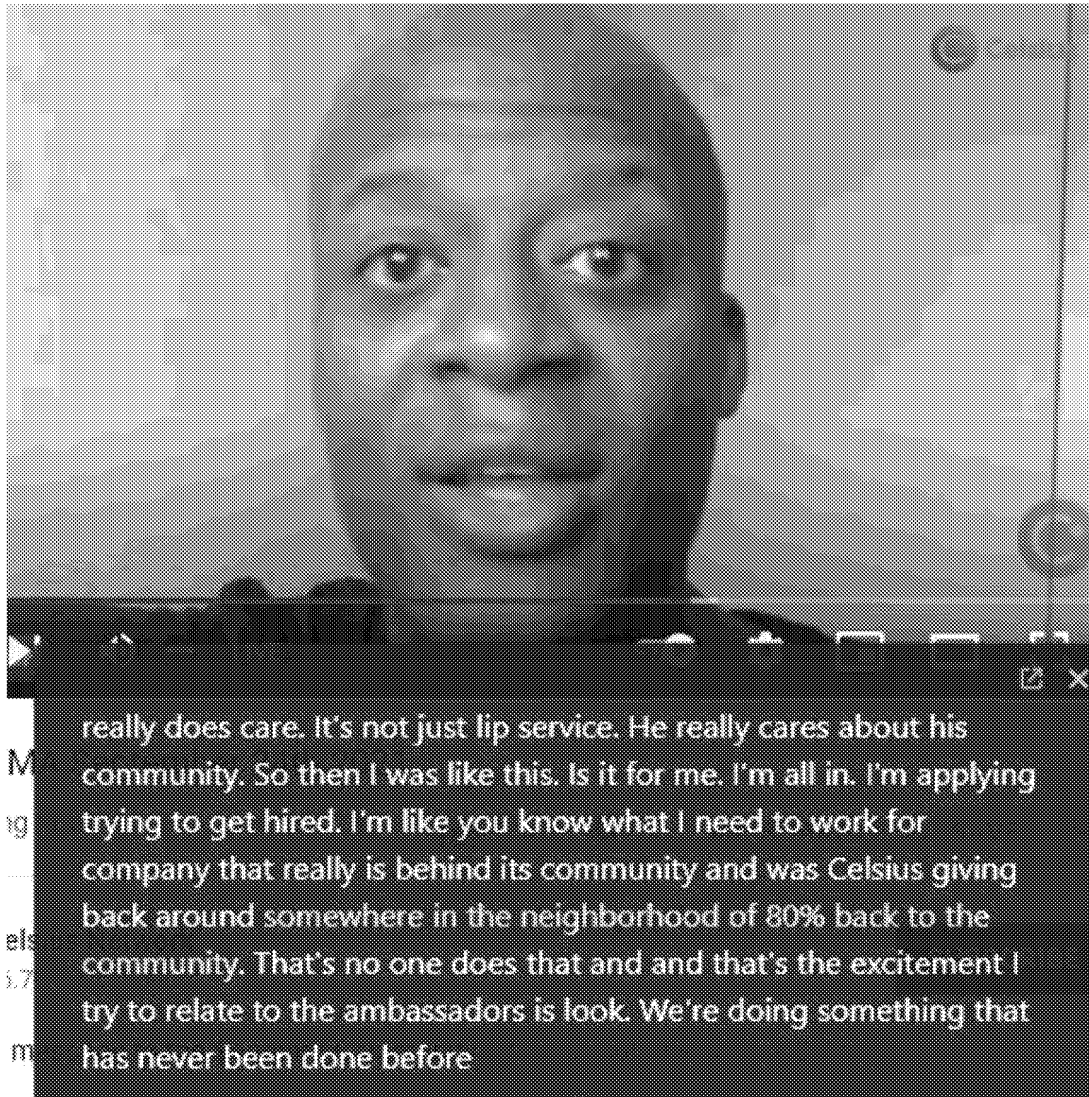
Unknown Speaker 1:03:06

....You've missed out on all this money. We continue to pay every week 15 up to \$15 million. The value of that coin go up and down, but in dollar terms it's 1415 \$13 million dollars every week. And there's a growing as our community grows so again, most of what we make goes out to our community. Right. To show me another project that doesn't serve any bank or any financial institution that does that. Right. So, and again it goes, **I have a wallet**. It has the wallet Scott as a week, it goes back to us too. It's not like we know ourselves you know Bethany has the wallet. How big is the wallet. So, so we're, we are creating a revolution, and over a million people and a part of it. Right, that's 1% of where we want to get to what do we want to get to 101 100 100 million users come on guys. All right, next question.

now because the value of that of the coins go up and down but in dollar terms it's 14 15 million dollars every week and it's growing as our community grows, so again most of what we make goes out to our community right you show me another project that does that show me any bank or any financial institution that does that right so and again it goes. **I have a wallet** you know tell has the wallet Scott is it goes back to us too? It's not like we're not paying myself. You know Bethany has a wallet. How big is the wallet so So we're we



4) Towards the end, in the middle of a great testimonial, Scott Taylor mentions the forbidden "80%". If possible, cut just before the 80% comment, and include what he says after the 80%.



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